

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Cheryl E Jones

Debtor(s)

Case No. 15-03024

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2015.
- 2) The plan was confirmed on 04/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/29/2016, 01/19/2017.
- 5) The case was dismissed on 05/12/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,425.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,478.33
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,478.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,985.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$684.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,669.28

Attorney fees paid and disclosed by debtor: \$15.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,200.00	800.00	800.00	0.00	0.00
ALL CREDIT LENDERS	Unsecured	0.00	933.00	933.00	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	23,575.00	23,575.00	23,575.00	8,284.58	2,267.25
AMERICREDIT FINANCIAL DBA GM I	Unsecured	NA	15.30	15.30	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Unsecured	NA	380.00	380.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,007.21	1,007.21	0.00	0.00
CERASTES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
CERASTES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
CERASTES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
CERASTES LLC	Unsecured	NA	530.00	530.00	0.00	0.00
CERASTES LLC	Unsecured	2,568.00	2,568.44	2,568.44	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	2,549.80	2,549.80	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	600.00	923.38	923.38	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	1.00	81,203.10	81,203.10	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,550.00	4,369.11	4,369.11	33.22	0.00
INTERNAL REVENUE SERVICE	Priority	NA	6,351.51	6,351.51	224.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,015.53	1,015.53	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,826.83	3,167.10	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,235.00	988.28	988.28	0.00	0.00
NCEP LLC	Unsecured	9,573.00	12,374.42	12,374.42	0.00	0.00
NICOR GAS	Unsecured	1,500.00	1,198.50	1,198.50	0.00	0.00
NTL ACCT SRV US BANK	Unsecured	420.00	NA	NA	0.00	0.00
ROBERT ALLAIRRE	Unsecured	900.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT COMCAST	Unsecured	481.00	NA	NA	0.00	0.00
STELLAR RECOVERY COMCAST	Unsecured	1,929.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATG CREDIT	Unsecured	14.00	NA	NA	0.00	0.00
TIGER TRANZ	Unsecured	30.00	NA	NA	0.00	0.00
TREMONT LENDING	Unsecured	260.00	NA	NA	0.00	0.00
WHYNOTLEASE	Unsecured	667.00	NA	NA	0.00	0.00
ARNOLD HARRIS	Unsecured	11,601.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	500.00	NA	NA	0.00	0.00
CRD PRT ASSO	Unsecured	1.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANA AT&T	Unsecured	1,691.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMCAST	Unsecured	1,028.00	NA	NA	0.00	0.00
ENHANCED ACQ	Unsecured	510.00	NA	NA	0.00	0.00
FST PREMIER	Unsecured	350.00	NA	NA	0.00	0.00
MCSI INC HAZEL CREST	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC BELLWOOD	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	196.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	151.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	116.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	77.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,575.00	\$8,284.58	\$2,267.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,575.00	\$8,284.58	\$2,267.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,720.62	\$257.22	\$0.00
TOTAL PRIORITY:	\$10,720.62	\$257.22	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,184.06	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,669.28</u>
Disbursements to Creditors	<u>\$10,809.05</u>

TOTAL DISBURSEMENTS : **\$15,478.33**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/17/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.